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October 2, 2008

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**Art Unit 3694**  
**Attn: Mail Stop Amendment**

Re: U.S. Utility Patent Application  
Appl. No. 10/615,796; Filing Date: July 10, 2003  
For: **Methods and Apparatus Relating to the Formulation and Trading of  
Investment Contracts**  
Inventor: Ian Kenneth SHEPHERD  
Our Ref: 2151.0050002

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Online Credit Card Payment Authorization in the amount of \$1,110.00 to cover the three months extension of time fee;
2. Petition for Extension of Time Under 37 C.F.R. § 1.136(a); and
3. Amendment and Reply Under 37 C.F.R. § 1.111.

The above-listed documents are filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Fee payment is provided through online credit card payment. The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

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RES/lam  
Enclosures

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